Appl. No. 10/005,440
Response dated April 11, 2007
Reply to Office Action dated October 11, 2006

Amendments to the Claims:

This listing of claims will replace all prior versions and listings of claims in the application:

Listing of Claims:

1.   (Currently amended) A computer implemented method for generation of enhanced data to evaluate a proposed borrower, comprising the steps of:

obtaining from said borrower a first set of information, said first set of information including identification information to identify said borrower to a set of recipient financial information sources;

communicating a request to one or more each recipient financial information source within said set of recipient financial information sources, wherein each of said recipient information sources is contained within said set of information sources, wherein said set of recipient information sources comprise includes at least one or more credit bureaus, and one or more of a plurality of banks, and one or more government entities, and wherein said request includes identification information identifying said borrower to the one or more recipient information sources receiving said request;

wherein at least one of said recipient financial information sources utilizes a communication buffer so that the request is not communicated directly to said at least one recipient financial information source in association with which the communication buffer is utilized;

receiving a second set of information from one or more of said recipient information sources, responsive to said request, a credit history report from said one or more credit bureaus, a banking report from said one or more banks, and an earnings report from said one or more government entities;

wherein said credit history report, said banking report, and said earnings report are electronically formatted for use by a computer;

automatically generating a consolidated report based upon said second set of information credit history report, said banking report, and said earnings report; and

determining whether to loan money to said borrower based upon said consolidated report.

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2.   (Original) The method according to claim 1, wherein said step of determining is performed by one or more lenders and further comprising the steps of communicating said consolidated report to said one or more lenders.

3.   (Cancelled)

4.   (Currently amended) The method according to claim 1, wherein said first set of information ~~comprises~~ includes at least one of a social security number, a taxpayer number, a banking institution identifier, a bank account identifier, and an electronic signature associated with said borrower~~;~~.

5.   (Original) The method according to claim 1, wherein said government entity is at least one of a government taxing authority, the Internal Revenue Service and the Social Security Administration.

6.   (Canceled)

7.   (Currently amended) The method according to claim 1, wherein said step of communicating a request comprises communication through an intermediate computer to at least one recipient financial information source within said set of recipient financial information sources, wherein the intermediate computer utilizes a communication buffer so that the request is not communicated directly to said at least one recipient financial information source in order to provide a secure interface to said at least one ~~or more~~ recipient financial information sources.

8.   (Currently amended) The method according to claim 1, wherein said ~~second set of information comprises~~ banking report includes at least one of a current bank account balance and an average bank account balance over a specified time period, the banking report received directly from said one or more banks.

9.   (Currently amended) The method according to claim 1, wherein said ~~second set of information comprises~~ earnings report includes annual earning information extracted directly

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from at least one of IRS Form 1040, schedules associated with IRS Form 1040, IRS Form 1099, IRS Form W2, and IRS Form K1, the earnings report received from ~~said one or more government entities~~ the Internal Revenue Service.

10.   (Currently amended) The method according to claim 1, wherein said ~~second set of information comprises~~ banking report includes a deposit history encompassing at least three months of deposit activity, the banking report received directly from said one or more banks.

11.   (Original) The method according to claim 1, wherein said step of generating comprises assembling said second set of information into an application, wherein said application is formatted according to requirements of a lender.

12.   (Original) The method according to claim 1, wherein said step of determining further comprises the step of receiving and analyzing an authorization from one or more lenders.

13.   (Original) The method according to claim 1, wherein said consolidated report comprises a confirmation code.

14.   (Currently amended) A system for generation of enhanced data to evaluate a proposed borrower, comprising:

means for obtaining from said borrower a first set of information, said first set of information including identification information to identify said borrower to a set of recipient financial information sources;

means for communicating a request to ~~one or more~~ each recipient financial information source within said set of recipient financial information sources, ~~wherein each of said recipient information sources is contained within said set of information sources~~, wherein said set of recipient information sources ~~comprise~~ includes at least one or more credit bureaus, ~~and~~ one or more ~~of a plurality of~~ banks, and one or more government entities, and wherein said request includes identification information identifying said borrower ~~to the one or more recipient information sources receiving said request~~;

means for receiving ~~a second set of information from one or more of said recipient information sources,~~ responsive to said request, a credit history report from said one or more credit bureaus, a banking report from said one or more banks, and an earnings report from said one or more government entities;

wherein said credit history report, said banking report, and said earnings report are electronically formatted for use by a computer;

means for automatically generating a consolidated report based upon said ~~second set of information~~ credit history report, said banking report, and said earnings report; and

means for determining whether to lend money to said borrower based upon said consolidated report.

15. (Original) The system according to claim 14, wherein said means for determining is performed by one or more lenders and further comprises means for communicating said consolidated report to said one or more lenders.

16. (Cancelled)

17. (Currently amended) The system according to claim 14, wherein said first set of information ~~comprises~~ includes at least one of a social security number, a taxpayer number, a banking institution identifier, a bank account identifier, and an electronic signature associated with said borrower~~;~~.

18. (Original) The system according to claim 14, wherein said government entity comprises one or more of a government taxing authority, the Internal Revenue Service and the Social Security Administration.

19. (Cancelled)

20. (Currently amended) The system according to claim 14, wherein said means for communicating a request comprises means for communicating through an intermediate computer to at least one recipient financial information source within said set of recipient financial

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information sources, wherein the intermediate computer utilizes a communication buffer so that the request is not communicated directly to said at least one recipient financial information source in order to provide a secure interface to said at least one or more recipient financial information sources.

21.   (Currently amended) The system according to claim 14, wherein said second set of information comprises banking report includes at least one of a current bank account balance and an average bank account balance over a specified time period, the banking report received directly from said one or more banks.

22.   (Currently amended) The system according to claim 14, wherein said said second set of information comprises earnings report includes annual earning information extracted directly from at least one of IRS Form 1040, schedules associated with IRS Form 1040, IRS Form 1099, IRS Form W2, and IRS Form K1, the earnings report received from said one or more government entities the Internal Revenue Service.

23.   (Currently amended) The system according to claim 14, wherein said second set of information comprises banking report includes a deposit history encompassing at least three months of deposit activity, the banking report received directly from said one or more banks.

24.   (Original) The system according to claim 14, wherein said means for generating comprises means for assembling said second set of information into an application, wherein said application is formatted according to requirements of a lender.

25.   (Original) The system according to claim 14, wherein said means for determining further comprises means for receiving and analyzing an authorization from one or more lenders.

26.   (Original) The method according to claim 14, wherein said consolidated report comprises a confirmation code.

27.   (Currently amended) An automated credit worthiness determination system, comprising:

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an applicant interface for obtaining from a credit applicant a first set of information, said first set of information comprising information to identify said credit applicant to a set of recipient financial information sources; and

a central server, wherein said central server

- communicates a request to ~~one or more~~ each recipient financial information source within said set of recipient financial information sources, ~~wherein each of said recipient information sources is contained within said set of information sources~~, wherein said set of recipient information sources ~~comprise~~ includes at least one or more credit bureaus, ~~and~~ one or more ~~of a plurality of~~ banks, and one or more government entities, and wherein said request includes identification information identifying said borrower ~~to the one or more recipient information sources receiving said request~~,

- receives ~~a second set of information from one or more of said recipient financial information sources,~~ responsive to said request, a credit history report from said one or more credit bureaus, a banking report from said one or more banks, and an earnings report from said one or more government entities, wherein said credit history report, said banking report, and said earnings report are electronically formatted for use by the central server;

- generates a consolidated credit report based upon said ~~second set of information~~ credit history report, said banking report, and said earnings report; and

- determines whether to extend credit to said credit applicant based upon said consolidated credit report.

28.   (Original) A system according to claim 27, further comprising an intermediate computer, wherein said intermediate computer provides an interface to a computer system associated with one of said recipient financial information sources.

29.   (New) The method according to claim 1, wherein said banking report includes at least one of a bank account balance and a deposit history, and said earnings report includes at least one of annual earnings information, employment history, and compensation history.

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30.   (New) The method according to claim 1, wherein said earnings report includes at least one of employment history and compensation history, the earnings report received from the Social Security Administration.

31.   (New) The system according to claim 14, wherein said banking report includes at least one of a bank account balance and a deposit history, and said earnings report includes at least one of annual earnings information, employment history, and compensation history.

32.   (New) The system according to claim 14, wherein said earnings report includes at least one of employment history and compensation history, the earnings report received from the Social Security Administration.